

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Western District of New York</b>		<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>Ziobro, Jeffrey M.</b>		Name of Joint Debtor (Spouse)(Last, First, Middle):	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>6610</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):	
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>5781 West Lane</b> <b>Lakeview, NY 14085</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):	
County of Residence or of the Principal Place of Business: <b>Erie</b>		County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):	
Location of Principal Assets of Business Debtor (if different from street address above):			
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>			
<b>Venue (Check any applicable box)</b> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<b>Type of Debtor (Check all boxes that apply)</b> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding	
<b>Nature of Debts (Check one box)</b> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee (Check one box)</b> <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.	
<b>Chapter 11 Small Business (Check all boxes that apply)</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)			
<b>Statistical/Administrative Information (Estimates only)</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors      1-15      16-49      50-99      100-199      200-999      1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Estimated Assets \$0 to      \$50,001 to      \$100,001 to      \$500,001 to      \$1,000,001 to      \$10,000,001 to      \$50,000,001 to      More than \$50,000      \$100,000      \$500,000      \$1 million      \$10 million      \$50 million      \$100 million      \$100 million <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Estimated Debts \$0 to      \$50,001 to      \$100,001 to      \$500,001 to      \$1,000,001 to      \$10,000,001 to      \$50,000,001 to      More than \$50,000      \$100,000      \$500,000      \$1 million      \$10 million      \$50 million      \$100 million      \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s) <b>Jeffrey M. Ziobro</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)</b>			
Location Where Filed: <b>NONE</b>		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>			
Name of Debtor: <b>NONE</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X <u>s/ Jeffrey M. Ziobro</u> Signature of Debtor  X <u>Not Applicable</u> Signature of Joint Debtor  Telephone Number (If not represented by attorney)  <u>2/25/05</u> Date		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
<b>Signature of Attorney</b> X <u>s/ Barry H. Sternberg</u> Signature of Attorney for Debtor(s)  <u>Barry H. Sternberg,</u> Printed Name of Attorney for Debtor(s) / Bar No.  <u>Law Offices of Barry H. Sternberg</u> Firm Name <u>4925 Main Street, Suite 202 Amherst, NY 14226</u> Address  <u>(716) 839-2700</u> Telephone Number <u>2/25/05</u> Date		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>s/ Barry H. Sternberg</u> <u>2/25/05</u> Signature of Attorney for Debtor(s) Date	
<b>Signature of Debtor (Corporation/Partnership)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>Not Applicable</u> Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual  Date		<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110(c) that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  <u>Not Applicable</u> Printed Name of Bankruptcy Petition Preparer  Social Security Number (Required by 11 U.S.C. § 110(c).)  Address  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X <u>Not Applicable</u> Signature of Bankruptcy Petition Preparer  Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			

In re: Jeffrey M. Ziobro , Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>67 Franklin Street Lackawanna, NY 14218</b>  <b>Marital residence 50% interest - being turned over to wife pursuant to Divorce Decree</b>	<b>Co-Owner</b>	<b>J</b>	<b>\$ 63,000.00</b>	<b>\$ 60,754.00</b>
<b>Total</b> ➤			<b>\$ 63,000.00</b>	

(Report also on Summary of Schedules.)

In re **Jeffrey M. Ziobro**

Debtor

Case No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	<b>X</b>			
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Miscellaneous household furnishings</b>		<b>2,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Wearing apparel</b>		<b>200.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>401(K)</b>		<b>1,000.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Disney Stock 50% interest - being turned over to wife pursuant to Divorce Decree</b>	<b>J</b>	<b>1,000.00</b>
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			

In re **Jeffrey M. Ziobro**

Debtor

Case No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		<b>Anticipated 2004 Tax Refund</b>		<b>1,000.00</b>
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>\$25,000.00 Default Judgment - uncollectable</b>		<b>25,000.00</b>
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	<b>X</b>			
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.		<b>Computer</b>		<b>500.00</b>
27. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			

In re Jeffrey M. Ziobro, Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<u>2</u> continuation sheets attached			Total >	<b>\$ 31,200.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Jeffrey M. Ziobro, Case No. \_\_\_\_\_  
Debtor. (If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- ☐ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- ☒ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
401(K)	Debt. & Cred. Law § 282, Ins. Law §4607, CPLR §5205(c)	1,000.00	1,000.00
Anticipated 2004 Tax Refund	Debt. & Cred. Law § 283	1,000.00	1,000.00
Miscellaneous household furnishings	CPLR § 5205(a)(5)	2,500.00	2,500.00
Wearing apparel	CPLR § 5205(a)(5)	200.00	200.00

In re: **Jeffrey M. Ziobro**,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>02925198</b>  <b>Charter One</b> <b>1215 Superior Avenue</b> <b>Cleveland, OH 44114</b>  <b>McNamee, Lochner, Titus &amp; Williams, PC</b> <b>75 State Street</b> <b>P.O. Box 0459</b> <b>Albany, NY 12201-0459</b>	<b>X</b>	<b>2001</b> <b>Home Equity Loan</b> <b>67 Franklin Street</b> <b>Lackawanna, NY 14218</b>  <b>Marital residence 50% interest -</b> <b>being turned over to wife pursuant</b> <b>to Divorce Decree</b>  <b>VALUE \$63,000.00</b>				<b>12,281.98</b>	<b>0.00</b>
ACCOUNT NO. <b>2930011795747</b>  <b>Charter One Mortgage</b> <b>228 East Main Street</b> <b>Rochester, NY 14604</b>	<b>X</b>	<b>2001</b> <b>Mortgage</b> <b>67 Franklin Street</b> <b>Lackawanna, NY 14218</b>  <b>Marital residence 50% interest -</b> <b>being turned over to wife pursuant</b> <b>to Divorce Decree</b>  <b>VALUE \$63,000.00</b>				<b>51,054.00</b>	<b>0.00</b>

☐ Continuation sheets attached

**Subtotal** >  
(Total of this page)  
**Total** >  
(Use only on last page)

<b>\$63,335.98</b>
<b>\$63,335.98</b>

(Report total also on Summary of Schedules)

In re Jeffrey M. Ziobro  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Jeffrey M. Ziobro,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

### Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. <b>City of Lackawanna Treasurer City Hall - 714 Ridge Road Lackawanna, NY 14218</b>	<b>X</b>	<b>2002 Past due taxes</b>				<b>400.00</b>	<b>400.00</b>
ACCOUNT NO. <b>Erie County Real Property Tax 95 Franklin Street Buffalo, New York 14202</b>	<b>X</b>	<b>2002 Past due taxes</b>				<b>500.00</b>	<b>500.00</b>

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal  
(Total of this page) >

**\$900.00**

Total  
(Use only on last page of the completed Schedule E.) >

**\$900.00**

(Report total also on Summary of Schedules)

In re **Jeffrey M. Ziobro**

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>1731976672</b> <b>Bank of America</b> <b>P.O. Box 2930</b> <b>Phoenix, AZ 85062</b>		<b>1991</b> <b>Mortgage/Loan</b>				<b>1.00</b>
ACCOUNT NO. <b>441712868238/4417112</b> <b>Bank One/First</b> <b>P.O. Box 15153</b> <b>Wilmington, DE 19886-5153</b>		<b>1997/1992</b> <b>Credit cards</b>				<b>1.00</b>
ACCOUNT NO. <b>529149213193</b> <b>Capital One</b> <b>P.O. Box 85147</b> <b>Richmond, VA 23285-5147</b>		<b>2002</b> <b>Credit card</b>				<b>5,681.00</b>
ACCOUNT NO. <b>438864140866</b> <b>Capital One</b> <b>P.O. Box 85015</b> <b>Richmond, VA 23285-5015</b>		<b>1997</b> <b>Credit card</b>				<b>1.00</b>
ACCOUNT NO. <b>4305870650</b> <b>Chase</b> <b>P.O. Box 15583</b> <b>Wilmington, DE 19886</b>		<b>1998</b> <b>Credit card</b>				<b>6,734.00</b>

6 Continuation sheets attached

Subtotal &gt;

**\$12,418.00**

Total &gt;

In re **Jeffrey M. Ziobro**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>542418039827</b> <b>Citibank</b> <b>P.O. Box 6241</b> <b>Sioux Falls, SD 57117</b>		<b>2000</b> <b>Credit card</b>				<b>12.00</b>
ACCOUNT NO. <b>542418052256</b> <b>Citibank</b> <b>P.O. Box 6241</b> <b>Sioux Falls, SD 57117</b>		<b>1999</b> <b>Credit card</b>				<b>19,819.00</b>
ACCOUNT NO. <b>7300477601286390</b> <b>Citibank</b> <b>1 Court Square</b> <b>Long Island, NY 11120</b>		<b>2002</b> <b>Line of Credit</b>				<b>305.00</b>
ACCOUNT NO. <b>412800387874</b> <b>Citibank</b> <b>P.O. Box 6241</b> <b>Sioux Falls, SD 57117</b>		<b>1999</b> <b>Credit card</b>				<b>1.00</b>
ACCOUNT NO. <b>7738143927208</b> <b>Citibank/Radio Shack</b> <b>P.O. Box 9714</b> <b>Gray, TN 37615</b>		<b>1997</b> <b>Credit card</b>				<b>251.00</b>

Sheet no. 1 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) ➤

Total ➤

(Use only on last page of the completed Schedule F.)

**\$20,388.00**

In re **Jeffrey M. Ziobro**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6073365812138965/607</b> <b>Citifinancial</b> <b>340 Cornelia Street</b> <b>Plattsburg, NY 12901</b>		<b>2002</b> <b>Loan</b>				<b>4,791.00</b>
ACCOUNT NO. <b>6032590050800779</b> <b>Citifinancial</b> <b>P.O. Box 221309</b> <b>Charlotte, NC 28222</b>		<b>1998</b> <b>Charge account</b>				<b>1.00</b>
ACCOUNT NO. <b>6012501841331143</b> <b>Conseco Finance - Greentree</b> <b>345 Saint Peter Street</b> <b>Suite 500</b> <b>St. Paul, MN 55102-1212</b>		<b>2000</b> <b>Charge account</b>				<b>1.00</b>
ACCOUNT NO. <b>6004668053472202</b> <b>Fashion Bug/SOANB</b> <b>745 Center Street</b> <b>Milford, OH 45150</b>		<b>2001</b> <b>Credit card</b>				<b>1.00</b>
ACCOUNT NO. <b>4250477148</b> <b>First Card</b> <b>60 Charles Lindbergh</b> <b>Uniondale, NY 11553</b>		<b>1991</b> <b>Credit card</b>				<b>1.00</b>

Sheet no. 2 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) ➤

Total ➤

(Use only on last page of the completed Schedule F.)

**\$4,795.00**

In re **Jeffrey M. Ziobro**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>1070157373844050</b>  <b>Fleet</b> <b>1 Constitution Plaza</b> <b>Hartford, CT 06115</b>		<b>2000</b>  <b>Loan</b>				<b>2,296.00</b>
ACCOUNT NO. <b>544719510840</b>  <b>Fleet Credit Card Services</b> <b>PO Box 1070</b> <b>Newark, NJ 07101-1070</b>		<b>1996</b>  <b>Credit card</b>				<b>10,622.00</b>
ACCOUNT NO. <b>52231723278</b>  <b>G. M. A. C.</b> <b>P.O. Box 5055</b> <b>Troy, MI 48007-5377</b>		<b>1996</b>  <b>Loan</b>				<b>1.00</b>
ACCOUNT NO. <b>CG3274760069489</b>  <b>Home Depot</b> <b>P.O. Box 1220</b> <b>Miami, FL 33125</b>		<b>1996</b>  <b>Credit card</b>				<b>1,546.00</b>
ACCOUNT NO. <b>40725466105/01100146</b>  <b>Household Bank</b> <b>P.O. Box 98715</b> <b>Las Vegas, NV 89193</b>		<b>1995/2000</b>  <b>Charge accounts</b>				<b>1.00</b>

Sheet no. 3 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) ➤

Total ➤

(Use only on last page of the completed Schedule F.)

**\$14,466.00**

In re **Jeffrey M. Ziobro**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>521531700203</b> <b>HSBC Bank USA</b> <b>Suite 0627</b> <b>Buffalo, NY 14270-0627</b>		<b>1993</b> <b>Credit card</b>				<b>11,270.00</b>
ACCOUNT NO. <b>11762772</b> <b>HSBC Bank USA</b> <b>Suite 0627</b> <b>Buffalo, NY 14270-0627</b>		<b>2000</b> <b>Deficiency balance on repossessed</b> <b>1994 Mercedes Benz</b>				<b>6,943.00</b>
ACCOUNT NO. <b>11884355</b> <b>HSBC Bank USA</b> <b>Suite 0627</b> <b>Buffalo, NY 14270-0627</b>		<b>2002</b> <b>Personal loan</b>				<b>1,200.00</b>
ACCOUNT NO. <b>HSBC Mortgage</b> <b>Suite 0241</b> <b>Buffalo, NY 14270-0241</b>	<b>X</b>	<b>1999</b> <b>Loan</b>				<b>4,500.00</b>
ACCOUNT NO. <b>5478136461</b> <b>HSBC Mortgage</b> <b>Suite 0241</b> <b>Buffalo, NY 14270-0241</b>		<b>2000</b> <b>Deficiency balance on foreclosed</b> <b>property located at 37 Crescent Place,</b> <b>Lackawanna, NY</b>				<b>1.00</b>

Sheet no. 4 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) ➤

Total ➤

(Use only on last page of the completed Schedule F.)

**\$23,914.00**

In re **Jeffrey M. Ziobro**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>74234</b> <b>Kaufmann's</b> <b>P.O. Box 94934</b> <b>Cleveland, OH 44101-4934</b>		<b>1987</b> <b>Credit card</b>				<b>1.00</b>
ACCOUNT NO. <b>1000014262200001</b> <b>M&amp;T Bank</b> <b>626 Commerce Drive</b> <b>Amherst, NY 14228</b>		<b>1997</b> <b>Loan</b>				<b>321.00</b>
ACCOUNT NO. <b>427158700001</b> <b>People's Bank</b> <b>P.O. Box 1750</b> <b>Henderson, TX 75653</b>		<b>1997</b> <b>Credit card</b>				<b>1.00</b>
ACCOUNT NO. <b>2964504732186</b> <b>PNC Bank</b> <b>103 Bellevue Parkway</b> <b>Wilmington, DE 19809</b>		<b>1994</b> <b>Credit card</b>				<b>1.00</b>
ACCOUNT NO. <b>72546610101F</b> <b>Sallie Mae</b> <b>PO Box 9500</b> <b>Wilkes Barre, PA 18773</b>		<b>2002</b> <b>Student loans</b>				<b>13,968.00</b>

Sheet no. 5 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) >

Total >

(Use only on last page of the completed Schedule F.)

**\$14,292.00**

In re **Jeffrey M. Ziobro**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>725466101102F</b>  <b>Sallie Mae</b> <b>PO Box 9500</b> <b>Wilkes Barre, PA 18773</b>		<b>2002</b>  <b>Student loans</b>				<b>968.00</b>
ACCOUNT NO. <b>512107013584</b>  <b>Sears/Citicards</b> <b>PO Box 20363</b> <b>Kansas City, MO 64195-0363</b>		<b>1997</b>  <b>Credit card</b>				<b>1.00</b>
ACCOUNT NO. <b>7194675</b>  <b>The Bon Ton</b> <b>PO Box 2285</b> <b>York, PA 17405</b>		<b>1991</b>  <b>Credit card</b>				<b>1.00</b>
ACCOUNT NO. <b>549113025247</b>  <b>Universal/Citi</b> <b>P.O. Box 6241</b> <b>Sioux Falls, SD 57117</b>		<b>1998</b>  <b>Credit card</b>				<b>1.00</b>
ACCOUNT NO. <b>111160175618852</b>  <b>WFFFInancial</b> <b>120 Stuart Road</b> <b>Cleveland, TN 37312</b>		<b>2001</b>  <b>Charge account</b>				<b>1.00</b>

Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) ➤

Total ➤

(Use only on last page of the completed Schedule F.)

<b>\$972.00</b>
<b>\$91,245.00</b>

(Report also on Summary of Schedules)

In re: Jeffrey M. Ziobro

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: **Jeffrey M. Ziobro**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE H - CODEBTORS**☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Karen Ziobro 67 Franklin Street Buffalo, NY 14218</b>	<b>HSBC Mortgage Suite 0241 Buffalo, NY 14270-0241</b>
<b>Karen Ziobro 67 Franklin Street Lackawanna, NY 14218</b>	<b>City of Lackawanna Treasurer City Hall - 714 Ridge Road Lackawanna, NY 14218</b>
<b>Karen Ziobro 67 Franklin Street Buffalo, NY 14218</b>	<b>Erie County Real Property Tax 95 Franklin Street Buffalo, New York 14202</b>
<b>Karen Ziobro 67 Franklin Street Buffalo, NY 14218</b>	<b>Charter One 1215 Superior Avenue Cleveland, OH 44114</b>
<b>Karen Ziobro 67 Franklin Street Buffalo, NY 14218</b>	<b>Charter One Mortgage 228 East Main Street Rochester, NY 14604</b>

In re **Jeffrey M. Ziobro**

Case No.

Debtor

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>Divorced</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
Debtor's Age:	RELATIONSHIP	AGE
Spouse's Age:	<b>Daughter</b>	<b>8</b>
	<b>Daughter</b>	<b>4</b>
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	<b>Teacher</b>	
Name of Employer	<b>Lakeshore Central Schools</b>	
How long employed	<b>1 1/2 years</b>	
Address of Employer	<b>529 Beach Road Angola, NY 14006</b>	

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

DEBTOR	SPOUSE
\$ <u>3,433.45</u>	\$ _____

Estimated monthly overtime

\$ <u>0.00</u>	\$ _____
----------------	----------

SUBTOTAL

\$ <u>3,433.45</u>	\$ _____
--------------------	----------

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <u>900.79</u>	\$ _____
------------------	----------

b. Insurance

\$ <u>65.00</u>	\$ _____
-----------------	----------

c. Union dues

\$ <u>66.08</u>	\$ _____
-----------------	----------

d. Other (Specify)

**401(K)**

\$ <u>48.75</u>	\$ _____
-----------------	----------

**Charity**

\$ <u>13.00</u>	\$ _____
-----------------	----------

**Political Action**

\$ <u>6.50</u>	\$ _____
----------------	----------

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>1,100.12</u>	\$ _____
--------------------	----------

TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>2,333.33</u>	\$ _____
--------------------	----------

Regular income from operation of business or profession or farm  
(attach detailed statement)

\$ <u>0.00</u>	\$ _____
----------------	----------

Income from real property

\$ <u>0.00</u>	\$ _____
----------------	----------

Interest and dividends

\$ <u>0.00</u>	\$ _____
----------------	----------

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

\$ <u>0.00</u>	\$ _____
----------------	----------

Social security or other government assistance  
(Specify)

\$ <u>0.00</u>	\$ _____
----------------	----------

Pension or retirement income

\$ <u>0.00</u>	\$ _____
----------------	----------

Other monthly income

(Specify) **Average Tax Refund**

\$ <u>83.00</u>	\$ _____
-----------------	----------

TOTAL MONTHLY INCOME

\$ <u>2,416.33</u>	\$ _____
--------------------	----------

TOTAL COMBINED MONTHLY INCOME

**\$ 2,416.33**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**NONE**

In re **Jeffrey M. Ziobro**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)		\$	<b>350.00</b>
Are real estate taxes included?	Yes _____ No <u>✓</u>		
Is property insurance included?	Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel		\$	<b>190.00</b>
Water and sewer		\$	<b>20.00</b>
Telephone		\$	<b>50.00</b>
Other _____		\$	<b>0.00</b>
Home maintenance (repairs and upkeep)		\$	<b>0.00</b>
Food		\$	<b>225.00</b>
Clothing		\$	<b>25.00</b>
Laundry and dry cleaning		\$	<b>0.00</b>
Medical and dental expenses		\$	<b>20.00</b>
Transportation (not including car payments)		\$	<b>100.00</b>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<b>50.00</b>
Charitable contributions		\$	<b>0.00</b>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<b>0.00</b>
Life		\$	<b>0.00</b>
Health		\$	<b>0.00</b>
Auto		\$	<b>0.00</b>
Other _____		\$	<b>0.00</b>
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) _____		\$	<b>0.00</b>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)			
Auto		\$	<b>0.00</b>
Other _____		\$	<b>0.00</b>
Alimony, maintenance or support paid to others		\$	<b>40.00</b>
Payments for support of additional dependents not living at your home		\$	<b>1,232.00</b>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<b>0.00</b>
Other <b>Gifts</b>		\$	<b>25.00</b>
<b>Tobacco</b>		\$	<b>100.00</b>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

**\$ 2,427.00**

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	_____
B. Total projected monthly expenses	\$	_____
C. Excess income (A minus B)	\$	_____
D. Total amount to be paid into plan each _____	\$	_____
(interval)		

United States Bankruptcy Court  
Western District of New York

In re **Jeffrey M. Ziobro**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 63,000.00		
B - Personal Property	YES	3	\$ 31,200.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 63,335.98	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 900.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$ 91,245.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,416.33
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,427.00
Total Number of sheets in ALL Schedules ➤		19			
Total Assets ➤			\$ 94,200.00		
Total Liabilities ➤				\$ 155,480.98	

In re: **Jeffrey M. Ziobro**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19  
(Total shown on summary page plus 1.)  
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: **2/25/05**

Signature: **s/ Jeffrey M. Ziobro**  
**Jeffrey M. Ziobro**

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT

Western District of New York

In re: **Jeffrey M. Ziobro**  
**6610**

Case No. \_\_\_\_\_  
Chapter **7**

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
<b>17,011.00</b>	<b>Wages</b>	<b>2003</b>
<b>19,000.00</b>	<b>Wages</b>	<b>2004</b>
<b>3,169.00</b>	<b>Wages</b>	<b>2005</b>

**2. Income other than from employment or operation of business**

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
<b>33,730.00</b>	<b>IRA Distribution</b>	<b>2003</b>

**3. Payments to creditors**

None

☒

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

☒

NAME AND ADDRESS OF CREDITOR  
AND RELATIONSHIP TO DEBTOR

DATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT  
STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATION

STATUS OR  
DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS  
OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

DATE OF  
SEIZURE

DESCRIPTION  
AND VALUE OF  
PROPERTY

**Charter One Mortgage**

**1/05**

**garnishing wages**

#### 5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,  
FORECLOSURE SALE  
TRANSFER OR RETURN

DESCRIPTION  
AND VALUE OF  
PROPERTY

**HSBC Bank**

**2003**

**foreclosed on property located at 37  
Crescent Place, Lackawanna, NY**

**HSBC Bank**

**10/04**

**repossessed 1994 Mercedes Benz**

#### 6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF ASSIGNEE

DATE OF  
ASSIGNMENT

TERMS OF  
ASSIGNMENT  
OR SETTLEMENT

---

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Barry H. Sternberg, Esq. 4925 Main Street Suite 202 Amherst, NY 14226</b>	<b>02/18/05</b>	<b>\$791.00</b>

---

## 10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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## 11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--

## 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------------	---

## 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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## 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None

☐

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

**37 Crescent Place**  
**Lackawanna, NY 14218**

**Jeffrey M. Ziobro**

**67 Franklin Street**  
**Buffalo, NY 14218**

**Jeffrey M. Ziobro**

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**16. Spouses and Former Spouses**

None

☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

☒

SITE NAME AND  
ADDRESS

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DATE OF  
NOTICE

ENVIRONMENTAL  
LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

☒

SITE NAME AND  
ADDRESS

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DATE OF  
NOTICE

ENVIRONMENTAL  
LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR  
DISPOSITION

## 18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

## 19. Books, records and financial statements

None



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



NAME AND ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



NAME

ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

None



NAME AND ADDRESS

DATE ISSUED

## 20. Inventories

None



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None



DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN  
OF INVENTORY RECORDS

## 21. Current Partners, Officers, Directors and Shareholders

None



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None



NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

## 22. Former partners, officers, directors and shareholders

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

None



NAME AND ADDRESS

TITLE

DATE OF TERMINATION

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### 23. Withdrawals from a partnership or distributions by a corporation

None  
☒

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION  
AND VALUE OF PROPERTY

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### 24. Tax Consolidation Group.

None  
☒

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six -year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

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### 25. Pension Funds.

None  
☒

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 2/25/05

Signature of Debtor s/ Jeffrey M. Ziobro  
Jeffrey M. Ziobro

UNITED STATES BANKRUPTCY COURT  
Western District of New York

In re: **Jeffrey M. Ziobro**  
**6610**

Case No. \_\_\_\_\_  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property To Be Surrendered.*

Description of Property

Creditor's Name

1. **67 Franklin Street  
Lackawanna, NY 14218**

**Charter One**

**Marital residence 50% interest - being turned  
over to wife pursuant to Divorce Decree**

2. **67 Franklin Street  
Lackawanna, NY 14218**

**Charter One Mortgage**

**Marital residence 50% interest - being turned  
over to wife pursuant to Divorce Decree**

- b. *Property To Be Retained.*

*[Check any applicable statement.]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
<b>None</b>					

Date: **2/25/05**

**s/ Jeffrey M. Ziobro**  
Signature of Debtor

**UNITED STATES BANKRUPTCY COURT  
Western District of New York**

In re: **Jeffrey M. Ziobro**

Case No. \_\_\_\_\_

Chapter **7**

Debtor

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>791.00</u>
Prior to the filing of this statement I have received	\$	<u>791.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**None**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 2/25/05

s/ Barry H. Sternberg  
**Barry H. Sternberg, Bar No.**

**Law Offices of Barry H. Sternberg**  
Attorney for Debtor(s)